

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Nancy Wilson-Mmanabor

Debtor(s)

Case No. 16-31781

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/05/2016.
- 2) The plan was confirmed on 04/21/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/06/2017.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,157.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,637.50
Less amount refunded to debtor	\$941.57

**NET RECEIPTS:** **\$9,695.93**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$520.76
Other	\$77.12

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,597.88**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN FIRST FINANCE INC	Unsecured	1,800.00	2,177.34	2,177.34	17.18	0.00
CARFINANCE.COM	Secured	12,525.00	12,525.00	12,525.00	2,402.58	150.30
CARFINANCE.COM	Unsecured	11,743.47	11,339.10	11,339.10	89.48	0.00
CHECK N GO	Unsecured	NA	1,074.03	1,074.03	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	NA	475.00	475.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	727.95	3,830.50	3,830.50	20.46	0.00
CREDIT ACCEPTANCE CORP	Secured	0.00	0.00	0.00	0.00	0.00
ILLINOIS DEPARTMENT OF HUMAN SERVICES	Unsecured	2,202.00	2,202.00	2,202.00	17.38	0.00
ILLINOIS DEPT OF EMPLOYMENT SECURITY	Unsecured	7,000.00	9,122.00	9,122.00	71.98	0.00
ILLINOIS TOLLWAY	Unsecured	1,330.00	1,330.00	1,330.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	6,899.93	6,899.93	54.45	0.00
INTERNAL REVENUE SERVICE	Priority	432.14	378.08	378.08	378.08	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	432.00	432.18	432.18	0.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	32,103.56	224.00	224.00	224.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	0.00	0.00	0.00	0.00	0.00
NICOR GAS	Unsecured	1,881.84	2,250.03	2,250.03	17.76	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	774.00	774.34	774.34	0.00	0.00
RGS FINANCIAL	Unsecured	414.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT/COMCAST	Unsecured	351.00	NA	NA	0.00	0.00
UNITED CREDIT UNION	Unsecured	6,886.00	NA	NA	0.00	0.00
MCSI	Unsecured	450.00	NA	NA	0.00	0.00
HF MEDICAL ASSOC	Unsecured	300.00	NA	NA	0.00	0.00
VILLAGE OF UNIVERSITY PARK	Unsecured	786.42	NA	NA	0.00	0.00
AARGON AGENCY/SIX FLAGS	Unsecured	246.00	NA	NA	0.00	0.00
AT&T/AFNI INC	Unsecured	179.71	NA	NA	0.00	0.00
AMO RECOVERIES	Unsecured	88.96	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CARFINANCE	Unsecured	1,056.00	NA	NA	0.00	0.00
CITY OF CHICAGO	Unsecured	1,507.50	NA	NA	0.00	0.00
CITY OF MARKHAM	Unsecured	100.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING INC	Unsecured	422.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING INC	Unsecured	661.15	NA	NA	0.00	0.00
DR CARMELLA PERRY	Unsecured	800.00	NA	NA	0.00	0.00
FAMILY CHRISTIAN HEALTH CTR	Unsecured	77.75	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	164,152.77	170,513.15	170,513.15	1,345.51	0.00
US DEPARTMENT OF EDUCATION	Unsecured	37,975.93	39,144.91	39,144.91	308.89	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$224.00	\$224.00	\$0.00
Debt Secured by Vehicle	\$12,525.00	\$2,402.58	\$150.30
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,749.00</b>	<b>\$2,626.58</b>	<b>\$150.30</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$378.08	\$378.08	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$378.08</b>	<b>\$378.08</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$251,564.51</b>	<b>\$1,943.09</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,597.88</u>
Disbursements to Creditors	<u>\$5,098.05</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$9,695.93</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/11/2017

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.